



Order Filed on January 12, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD, P.C.**  
Counsellors at Law  
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Parsippany, New Jersey 07054  
(973) 538-9300  
Attorneys for Movant  
Community Loan Servicing, LLC, as  
servicer for LAKEVIEW LOAN  
SERVICING, LLC  
R.A. LEBRON, ESQ.  
XIB056  
bankruptcy@fskslaw.com

In Re:

NANCY M CONNER

Debtor(s).

Case No.: 19-11759 JNP

Chapter: 13

Hearing Date: January 4, 2022


Judge: Hon. Jerrold N. Poslusny, Jr.

Recommended Local Form: ☒ Followed ☐ Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: January 12, 2022**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant:	Community Loan Servicing, LLC, as servicer for LAKEVIEW LOAN SERVICING, LLC
Applicant's Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtor's Counsel:	STACEY L. MULLEN
Property Involved (Collateral")	27 OAKLAND AVENUE, PLEASANTVILLE, NJ 08232

Relief sought:

- ☒ Creditor's Certification of Default
- ☐ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 7 months, from June, 2021 to December, 2021.
- ☒ The Debtor is overdue for 7 payments at \$953.67 per month less suspense in the amount of \$645.83.
- ☐ The Debtor is assessed for N/A late charges at N/A per month.
- ☐ Applicant acknowledges receipt of funds in the amount of N/A received after the motion was filed.

Total Arrearages Due \$6,029.86.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$6,029.86. Payment shall be made no later than December 31, 2021.
- ☒ Beginning on January 01, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$953.67.
- ☐ Beginning on N/A, additional monthly cure payments shall be made in the amount of \$N/A for N/A months.
- ☐ The amount of \$N/A shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$N/A per month.

Certificate of Notice Page 3 of 5

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: Community Loan Servicing, LLC  
4425 Ponce DeLeon Blvd  
Cash Dept  
Coral Gables, FL 33146

☒ Regular monthly payment: Community Loan Servicing, LLC  
4425 Ponce DeLeon Blvd  
Cash Dept  
Coral Gables, FL 33146

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$250.00, and costs of \$50.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

In re:  
Nancy M. Conner  
Debtor

Case No. 19-11759-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 14, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2022:

Recip ID	Recipient Name and Address
db	+ Nancy M. Conner, 27 Oakland Avenue, Pleasantville, NJ 08232-3257

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor FLAGSTAR BANK FSB, as servicer for LAKEVIEW LOAN SERVICING, LLC bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor COMMUNITY LOAN SERVICING LLC as servicer for LAKEVIEW LOAN SERVICING, LLC bankruptcy@fskslaw.com
Stacey L. Mullen	on behalf of Debtor Nancy M. Conner smullen@comcast.net

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jan 14, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6